

**Information to identify the case:**

Debtor 1	<b>Thomas Miloszewski</b>	Social Security number or ITIN	xxx-xx-6430
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Roberta Miloszewski</b>	Social Security number or ITIN	xxx-xx-7509
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>20-20572-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas Miloszewski

Roberta Miloszewski

2/19/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Thomas Miloszewski  
Roberta Miloszewski  
Debtors

Case No. 20-20572-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 19, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas Miloszewski, Roberta Miloszewski, 1940 Rosemore Avenue, Deptford, NJ 08096-4329
518965155	+ ABS Loan Trust VI, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518956658	+ Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
518956659	+ Apothaker & Associates, 520 Fellowship Road, C-306, Mount Laurel, NJ 08054-3410
518956672	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518990281	+ Oliphant Usa, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
518956674	Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518956675	+ Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518956677	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
519006201	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190
518956681	+ West Jersey Anesthesia Assoc, 1000 White Horse Road Ste 204, Voorhees, NJ 08043-4408

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 19 2021 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Feb 19 2021 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519042593	Email/PDF: resurgentbknofications@resurgent.com	Feb 19 2021 23:01:07	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518956660	+ Email/Text: bankruptcy@pepcoholdings.com	Feb 19 2021 20:57:00	Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Carneys Point, NJ 08069-3600
519017859	+ Email/Text: bankruptcy@pepcoholdings.com	Feb 19 2021 20:57:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point NJ 08069-3600
518956661	+ EDI: BANKAMER.COM	Feb 20 2021 01:33:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518956662	+ Email/Text: clientrep@capitalcollects.com	Feb 19 2021 20:59:00	Capital Collection Services, Attn: Bankruptcy, Po Box 150, West Berlin, NJ 08091-0150
518956663	+ Email/Text: bankruptcy@cavps.com	Feb 19 2021 20:58:00	Cavalry Portfolio Services, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2322
518999137	+ Email/Text: bankruptcy@cavps.com	Feb 19 2021 20:58:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Feb 19, 2021

Form ID: 318

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518956667	EDI: CITICORP.COM	Feb 20 2021 01:33:00	400, Valhalla, NY 10595-2321 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
518956669	+ EDI: WFNNB.COM	Feb 20 2021 01:33:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518956664	EDI: JPMORGANCHASE	Feb 20 2021 01:33:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518956670	Email/Text: camanagement@mtb.com	Feb 19 2021 20:57:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
519002515	+ EDI: MID8.COM	Feb 20 2021 01:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518956671	+ EDI: MID8.COM	Feb 20 2021 01:33:00	Midland Funding Llc, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
518956673	EDI: PRA.COM	Feb 20 2021 01:33:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519065454	EDI: PRA.COM	Feb 20 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
519065473	EDI: PRA.COM	Feb 20 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
519068381	EDI: Q3G.COM	Feb 20 2021 01:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518956676	+ Email/Text: jennifer.chacon@spservicing.com	Feb 19 2021 20:59:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518956678	+ EDI: SWCR.COM	Feb 20 2021 01:33:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
518956679	+ EDI: RMSC.COM	Feb 20 2021 01:33:00	Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
518958205	+ EDI: RMSC.COM	Feb 20 2021 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518956680	EDI: TDBANKNORTH.COM	Feb 20 2021 01:33:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518956665	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518956666	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518956668	##	Citibank NA, PO Box 6052, Sioux Falls, SD 57117-6052

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

Page 3 of 3

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor ABS Loan Trust VI dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph J. Rogers	on behalf of Debtor Thomas Miloszewski jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Joint Debtor Roberta Miloszewski jjresq@comcast.net jjrogers0507@gmail.com
Maureen P. Steady	trustee@kurtzmansteady.com mps@trustesolutions.net,J121@ecfbis.com,telaak@kurtzmansteady.com
Richard Gerbino	on behalf of Creditor M&T BANK rgerbino@schillerknapp.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6